

[Your Name]
[Your Address]
[City, State, Zip Code]
[Your Phone Number]
[Your Email]

[Date]

[Name of Debt Collector/Agency]
[Address of Debt Collector/Agency]
[City, State, Zip Code]

Re: Account Number [Insert Account Number]

Dear [Name of Debt Collector or Collection Agency],

I am writing in response to your communication dated [Date of their letter] regarding the debt associated with the account number mentioned above.

I am formally notifying you that I do not intend to pay this debt because it is time-barred. According to my records and the applicable laws in [Insert your State], the statute of limitations for the legal collection of this debt has expired. Therefore, you no longer have the legal right to sue me to collect this balance.

Please note that this letter does not constitute an acknowledgment of the debt, a promise to pay, or a waiver of any of my rights under the Fair Debt Collection Practices Act (FDCPA) or state law.

Under the FDCPA, I am requesting that you cease all further communication with me regarding this matter, except to confirm that you will stop collection efforts or to notify me that you are taking specific legal actions that you are legally permitted to take. Any further contact from your company, other than as specified by law, will be considered harassment and may be reported to the Consumer Financial Protection Bureau (CFPB) and my State Attorney General.

Sincerely,

[Your Signature]

[Your Printed Name]